APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/685,277	10/14/2003	Sheldon H. Foss JR.	03001.1030	4917

35856 7590 04/03/2007	EXAMINER
SMITH FROHWEIN TEMPEL GREENLEE BLAHA, LLC	BASIT, ABDUL
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Suite 700	ART UNIT PAPER NUMBER
ATLANTA, GA 30346	3694

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	04/03/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

PTOL-90A (Rev. 10/06)

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _14 October 2003_.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-22_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-22_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _2/1/06, 6/6/06, 1/4/07_.

4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless —
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2.   Claims 1-22 are rejected under 35 U.S.C. 102(e) as being anticipated by Kolls

(US Pat. No. 6,604,085).

Regarding claim 1:

Kolls teaches

- a terminal that can be operated by a merchant to provide a plurality of financial

  services to a customer, the terminal comprising: a data input interface; a user

  interface; a network interface for communicatively coupling the terminal to a

  server. *(see column 3 lines 39-65)*

- a processor coupled to said data input interface, said user interface and said

  network interface and operable to: receive a financial service selection from the

  user interface; *(see column 3 lines 39-65)*

- extract session data from a data source through said data input interface; *(see*

  column 3 lines 39-65)

- financial service; *(see column 3 lines 39-65)*and

- provide said session data to said server; *(see column 3 lines 39-65)*

- obtain an authorization from said server to provide the selected provide the selected financial service. *(see column 3 lines 39-65)*

Regarding claim 2:

Kolls further teaches the processor is further operable to request validation of said session data from said server. *(see column 5 generally)*

Regarding claim 3:

Kolls further teaches the processor is further operable to:

update said session data based at least in part on the provision of the financial service and the validation; *(see column 5 generally)* and

write the updated session data to the data source through the data interface. *(see column 5 generally)*

Regarding claim 4:

Kolls teaches processor is further operable to update said session data based at least in part on the validation, and write the updated session data to the data source through the data interface. *(see column 5 generally)*

Regarding claim 5:

Kolls teaches the processor is further operable to update said session data based at least in part on the provision of the financial service; and write the updated session data to the data source through the data interface. *(see column 5 generally)*

Regarding claim 6:

Kolls further teaches the data interface includes a magnetic card. *(see column 16 lines 15-30)*

Regarding claim 7:

Kolls further teaches the data interface includes a bar code reader. *(see column 16 lines 15-30)*

Regarding claim 8:

Kolls further teaches the input interface includes a scanner. *(see column 16 lines 15-30)*

Regarding claim 9:

Kolls further teaches the processor is further operable to apply a template to selectively scan portions of the data source in obtaining the said session data. *(see column 16 lines 15-30)*

Regarding claim 10:

Kolls further teaches generating a pre-paid card. *(see column 16 lines 65-67)*

Regarding claim 11:

Kolls further teaches granting approval for accepting a check. *(see column 16 lines 15-30)*

Regarding claim 12:

Kolls further teaches the providing cash to a customer. *(see column 16 lines 15-30)*

Regarding claim 13:

Kolls further teaches performing a transfer of funds between a first and second account. *(see column 16 lines 15-30)*

Regarding claim 14:

Kolls further teaches transferring the stored value on a first stored-value card to the balance on a second stored value card. *(see column 16 lines 15-30)*

Regarding claim 15:

Kolls teaches executing the payment of one or more bills. *(see column 16 lines 25-30)*

Regarding claim 16:

Kolls teaches generating a pre-paid telecommunications card. *(see column 16 lines 65-67)*

Regarding claim 17:

Kolls teaches:

- providing to a merchant a financial terminal capable of performing a plurality of financial services for a customer; *(see column 3 lines 38-65)*

- receiving a selection of a financial service; performing the selected financial service; collecting a fee from said customer for said financial service; *(see column 3 lines 38-65)* and

- compensating said merchant with a portion of said fee. *(see column 3 lines 38-65)*

Regarding claim 18:

Kolls further teaches the step of receiving session data from said customer. *(see column 3 lines 38-65)*

Regarding claim 19:

Kolls further teaches the step of receiving authorization from a server for said financial service based at least in part on said session data. *(see column 3 lines 38-65)*

Regarding claim 20:

Kolls further teaches the session data after completion of said financial service. *(see*

column 3 lines 38-65)

Regarding claim 21:

Kolls teaches a terminal having a network interface for interfacing to said server and a

data interface for receiving a data source and being operable to:

- extract session data from said data source via said data interface; receive a financial

  service selection; obtain validation from said server; and perform said selected

  financial service; *(see column 3 lines 38-65)*

- said server having a network interface for interfacing to said terminal and being

  operable to receive session data from said terminal via said network interface;

- validate the selected financial service based in part on said session

  data; *(see column 3 lines 38-65)* and

- send a validation notice to said terminal via said network interface. *(see column 3*

  lines 38-65)

Regarding claim 22:

The system of claim 21, wherein said terminal is further operable to update said session

data after performing said selected financial service and send said updated session

data to said data source via said data interface. *(see column 3 lines 38-65)*

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Abdul Basit whose telephone number is 571 272-7246. The examiner can normally be reached on Monday - Friday, 8:30am to 5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571 272 6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

aqb

MARY D. CHEUNG
PRIMARY EXAMINER